

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Latricia I. Knight
Debtor(s)

Bankruptcy Case No.: 18-23192-JAD
Issued Per Feb. 28, 2019 Proceeding
Chapter: 13
Docket No.: 33 – 14
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated September 6, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,248 as of March 2019. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: I.R.S. at Claim No. 6; Brian C. Thompson, Esq./Thompson Law Group at Claim No. 13; MidFirst Bank at Claim No. 14 .
- ☒ H. Additional Terms: The secured claim of Global Lending Services at Claim No. 11 shall govern as to claim amount, to be paid the modified plan terms, with payments of \$244 per month.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: March 5, 2019

Jeffery A. Deller
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Latricia I. Knight
 Debtor

Case No. 18-23192-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: 149

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 Total Noticed: 54

Date Rcvd: Mar 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 07, 2019.

db
 14911251 +Latricia I. Knight, 2427 Brighton Road, Pittsburgh, PA 15212-2834
 14911256 +AAS Debt Recovery, PO Box 129, Monroeville, PA 15146-0129
 14911258 +Brian C. Thompson, Esq., Thompson Law Group, P.C., 125 Warrendale Bayne Road, Ste 200, Warrendale, PA 15086-6504
 14911257 ++COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623
 (address filed with court: Collection Service Center, PO Box 1623, Butler, PA 16003)
 14911259 +Children's Community Pediatrics, 11279 Perry Hwy, Ste 450, Wexford, PA 15090-9394
 14927522 +Convergent Outsourcing, 800 SW 39th Street, PO Box 9004, Renton, WA 98057-9004
 14911264 Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
 14934103 +Ditronics Financial Services, PO Box 7648, Goodyear, AZ 85338-0645
 +Fast Loans (at Dollar Smart), C/O AAS Debt Recovery Inc., 2526 Monroeville Blvd. Suite 205, Monroeville, PA 15146-2371
 14911267 +Fifth Third Bank, PO Box 740789, Cincinnati, OH 45274-0789
 14911268 +First Premier, 3820 N. Louise Ave, Sioux Falls, SD 57107-0145
 14911269 +Guardian Protection Services, PO Box 37751, Philadelphia, PA 19101-5051
 14911270 +I.C. System, 444 Highway 96 East, PO Box 64378, Saint Paul, MN 55164-0378
 14911272 +James P. Valecko, Esq., Weltman, Weinberg & Reis Co. LPA, 436 7th Ave, Ste 2500, Pittsburgh, PA 15219-1842
 14911275 +LHR Inc., 35A Rust Lane, Boerne, TX 78006-8202
 14911274 +Leon P. Haller, Esq., Purcell, Krug and Haller, 1719 North Front Street, Harrisburg, PA 17102-2392
 14911276 +Lighthouse Recovery Associates, LLC, 4380 S. Syracuse Street, Ste 200, Denver, CO 80237-2624
 14911277 +Maosn Easy Pay, PO Box 2808, Monroe, WI 53566-8008
 14932756 +MidFirst Bank, 999 N.W. Grand Blvd., Suite 100, Oklahoma City, OK 73118-6051
 14895198 +Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648
 14895199 +Peoples Gas, PO Box 535323, Pittsburgh, PA 15253-5323
 14921216 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
 14911280 +Pittsburgh Parking Court, PO Box 640, Pittsburgh, PA 15230-0640
 14895200 +Pittsburgh Water & Sewer Authority, Penn Liberty Plaza I, 1200 Penn Ave, Pittsburgh, PA 15222-4216
 14911282 +Progressive Insurance, Attn: Bankruptcy Dept, 6300 Wilson Mills Road, Cleveland, OH 44143-2182
 14911287 +U.S. Dept of Education, PO Box 530260, Atlanta, GA 30353-0260
 14911288 +Vengroff, Williams & Assoc., PO Box 4155, Sarasota, FL 34230-4155

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14911255 +E-mail/Text: g20956@att.com Mar 06 2019 03:18:04 AT&T Mobility II LLC, One AT&T Way, Room 3A 231, Bedminster, NJ 07921-2693
 14911252 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Mar 06 2019 03:29:43 American InfoSource as agent for, Midland Funding, LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 14911253 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Mar 06 2019 03:30:40 American InfoSource as agent for, T Mobile/T-Mobile USA Inc., PO Box 248848, Oklahoma City, OK 73124-8848
 14911254 +E-mail/Text: documents@apellesnow.com Mar 06 2019 03:18:01 Apelles, 3700 Corporate Drive, Ste 240, Columbus, OH 43231-5001
 14895196 E-mail/Text: kb Burkley@bernsteinlaw.com Mar 06 2019 03:18:17 Duquesne Light, Customer Care Department, 411 Seventh Ave, MD 6-1, Pittsburgh, PA 15230
 14911260 +E-mail/Text: bankruptcy_notifications@ccsusa.com Mar 06 2019 03:18:20 Credit Collection Service, PO Box 607, Norwood, MA 02062-0607
 14911261 +E-mail/Text: bankruptcy_notifications@ccsusa.com Mar 06 2019 03:18:20 Credit Control Service, 725 Canton Street, Norwood, MA 02062-2679
 14911262 +E-mail/Text: vmcpherson@creditmanagementcompany.com Mar 06 2019 03:17:57 Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
 14911263 +E-mail/PDF: creditonebknofications@resurgent.com Mar 06 2019 03:29:40 Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
 14911265 +E-mail/Text: bankruptcyntices@dcicollect.com Mar 06 2019 03:18:03 Diversified Consultants, 10550 Deerwood Park Blvd, Ste 309, Jacksonville, FL 32256-2805
 14928988 +E-mail/Text: kb Burkley@bernsteinlaw.com Mar 06 2019 03:18:17 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
 14911266 +E-mail/Text: bknotice@ercbpo.com Mar 06 2019 03:17:46 Enhanced Recovery Company, 8014 Bayberry Road, Jacksonville, FL 32256-7412
 14895197 E-mail/Text: bankruptcy@glslc.com Mar 06 2019 03:16:48 Global Lending Services, PO Box 10437, Greenville, SC 29603
 14930294 E-mail/Text: bankruptcy@glslc.com Mar 06 2019 03:16:48 Global Lending Services LLC, 1200 Brookfield Blvd Ste 300, Greenville, South Carolina 29603
 14911271 +E-mail/Text: cio.bncmail@irs.gov Mar 06 2019 03:17:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346
 14899052 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Mar 06 2019 03:17:50 KeyBank N.A., 4910 Tiedeman Road, Brooklyn Ohio 44144-2338

District/off: 0315-2

User: jhel
Form ID: 149

Page 2 of 2
Total Noticed: 54

Date Rcvd: Mar 05, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14911273 +E-mail/Text: info@keystoneumfcu.org Mar 06 2019 03:16:51 Keystone United Methodist FCU,
1204 Freedom Road, Cranberry Twp, PA 16066-4999
14911278 +E-mail/Text: bankruptcy@sccompanies.com Mar 06 2019 03:18:26 Midnight Velvet,
1112 7th Ave, Monroe, WI 53566-1364
14911279 +E-mail/Text: bankruptcy@sccompanies.com Mar 06 2019 03:18:26 Montgomery Ward,
1112 7th Ave, Monroe, WI 53566-1364
14911281 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 06 2019 03:43:05
Portfolio Recovery Associates, PO Box 41067, Norfolk, VA 23541
14917565 +E-mail/Text: JCAP_BNC_Notices@jcap.com Mar 06 2019 03:17:53 Premier Bankcard, LLC,
Jefferson Capital Systems LLC Assignee, PO Box 7999, Saint Cloud Mn 56302-7999
14911283 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Mar 06 2019 03:29:39 Regional Acceptance Corporation,
PO Box 1847, Wilson, NC 27894-1847
14911286 E-mail/Text: appebnmailbox@sprint.com Mar 06 2019 03:17:30 Sprint Nextel,
Attn: Bankruptcy Dept, PO Box 7949, Overland Park, KS 66207
14911284 +E-mail/Text: philadelphia.bnc@ssa.gov Mar 06 2019 03:17:57 Social Security Administration,
Mid-Atlantic Program Service Center, 300 Spring Garden Street, Philadelphia, PA 19123-2992
14911285 +E-mail/Text: bankruptcy@sw-credit.com Mar 06 2019 03:17:36 Southwest Credit System,
5910 W. Plano Parkway, Ste 100, Plano, TX 75093-2202
14906341 +E-mail/Text: bankruptcy@huntington.com Mar 06 2019 03:17:33 The Huntington National Bank,
3 Cascade Plaza-CAS056, Akron OH 44308-1124
14932151 +E-mail/Text: BKRMailOps@weltman.com Mar 06 2019 03:17:46 U.S. Asset Management,
c/o Weltman, Weinberg, and Reis Co., L.P.A., 323 West Lakeside Avenue,
Cleveland, OH 44113-1085

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Global Lending Services LLC
cr* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
Pittsburgh, PA 15233-1828

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 07, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Global Lending Services LLC bkgroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
DMcKay@bernsteinlaw.com
Michael C. Eisen on behalf of Debtor Latricia I. Knight attorneyeisen@yahoo.com,
aarin96@hotmail.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 6